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			<u> </u>	_		
Fill in this information to identify the case:						
Debtor 1	William T Doody					
Debtor 2 (Spouse, if filing)	Donna M Doody					
United States Bar	kruptcy Court for the : <u>Northern</u>	District of	Illinois (State)			
Case number	15-38748		_			

### Official Form 410S1

## **Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the
debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form
as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Seterus, Inc., as authorized subservicer for

Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America

Last four digits of any number you use to identify the debtors' account:

XXXXXX5052

Date of payment change:

Court claim no. (if known):

Must be at least 21 days after date of

4/1/2017

this notice

New total payment:

Principal, interest, and escrow, if any

\$2,318.37

Pa	Escrow Account Payment Adjustment						
1.	Will there be a change in the debtors' escrow account payment?						
	□ No  \$ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:						
	Current escrow payment: \$ 1,000.85 New escrow payment: \$ 1,045.54						
Pa	Mortgage Payment Adjustment						
2.	Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors variable-rate note?	s'					
	<ul> <li>No</li> <li>☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attach explain why:</li> </ul>	ed,					
	Current interest rate: % New interest rate: %						
	Current principal and interest payment: \$ New principal and interest payment: \$	<del></del>					
Pa	Other Payment Change						
3.	Will there be a change in the debtors' mortgage payment for a reason not listed above?						
	<ul> <li>No</li> <li>Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement.</li> <li>(Court approval may be required before the payment change can take effect.)</li> </ul>						
	Reason for change:						
	Current mortgage payment: \$ New mortgage payment: \$						

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Debtor 1 William T Doody Case number (if known) 15-38748-PSH First Name Middle Name Last Name Part 4: Sign Here The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number. Check the appropriate box. ☐ I am the creditor. # I am the creditor's authorized agent I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief. /s/Dana O'Brien Date 3/8/2017 Signature Print: O'Brien Title Dana Bankruptcy Attorney First Name Middle Name Last Name McCalla Raymer Leibert Pierce, LLC, Attorney for Seterus, Inc., as authorized subservicer for Federal National Mortgage Association Company ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America Address 1 N. Dearborn Suite 1200 Number Street

> 60602 ZIP Code

Chicago

(312) 348-9088 X5188

City

Contact phone

State

Dana.OBrien@mccalla.com

Email

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Document

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In RE: William T. Doody & Donna M. Doody

Bankruptcy Case No.: 15-38748

Chapter: 13

#### CERTIFICATE OF SERVICE

I, Dana O'Brien, of McCalla Raymer Leibert Pierce, LLC, 1 North Dearborn, Suite 1200, Chicago, IL 60602, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

William T Doody 113 Della Lane Oswego, IL 60543

Donna M Doody 113 Della Lane Oswego, IL 60543

Chad M. Hayward (served via ECF Notification)

The Law Offices of Chad M. Hayward, P.C.

50 South Main Suite 200

Naperville, IL 60540

Glenn B Stearns, Trustee (served via ECF Notification)

801 Warrenville Road

Suite 650 Lisle, IL 60532

U.S. Trustee (served via ECF Notification)

Patrick S Layng

Office of the U.S. Trustee, Region 11

219 S Dearborn St

**Room 873** 

Chicago, IL 60604

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 3/8/2017 /s/Dana O'Brien

> Dana O'Brien (date)

Illinois BAR No. 6256415

Attorney for Seterus, Inc., as authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the

United States of America

Hartford, CT 06143-1077

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Friday 5 a.m. to 6 p.m.

Phone 866.570.5277

L913

WILLIAM T DOODY DONNA M DOODY C/O CHAD M. HAYWARD 205 W RANDOLPH ST STE 1310 CHICAGO IL 60606-1815

ESCROW ACCOUNT STATEMENT					
Analysis I	Date:	02/24/17			
Loan Nun	ıber:				
Current P	ayment	New Payment Effective 04/01/17			
Principal and		Principal and			
Interest	\$1,272.83	Interest*	\$1,272.83		
Escrow	\$1,000.85	Escrow	\$1,045.54		
Total Current		Total NEW			
Payment	\$2,273.68	Payment*	\$2,318.37		

<sup>\*</sup> The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.

#### NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on November 13, 2015. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS April 2017 to March 2018		ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE  Anticipated Activity				
COUNTY HAZARD INS	\$10,428.86 \$2,117.69		Payments to Escrow	Payments from Escrow	Description	Projected Balance
Total Disbursements	\$12,546.55	Beginning Balance**				\$15,449.11
Total Disbursements	φ12,540.55	Post Petition Beg Bal*				\$15,449.11
		Surplus Refund				\$8,130.26
		Date				
		04/01/2017	1,045.54	0.00		9 264 20
Bankruptcy File		05/01/2017	1,045.54		COUNTY	8,364.39
Date Nov	vember 13, 2015	06/01/2017	1,045.54	0.00	COUNTI	4,195.50 5,241.04
	·	07/01/2017	1,045.54	0.00		6,286.58
Pre-Petition Escrow		08/01/2017	1,045.54		COUNTY	2,117.69
Shortage/Deficiency as	\$0.00	08/01/2017	0.00	,	HAZARD INS	0.00
of Analysis Date	ψ0.00	09/01/2017	1,045.54	0.00		1,045.54
** * * ***** = ****		10/01/2017	1,045.54	0.00		2,091.08
		11/01/2017	1,045.54	0.00		3,136.62
		12/01/2017	1,045.54	0.00		4,182.16
		01/01/2018	1,045.54	0.00		5,227.70
*Post Petition Beg Bal =		02/01/2018	1,045.54	0.00		6,273.24
post-petition portion of the	he escrow	03/01/2018	1,045.54	0.00		7,318.78
starting balance		Total	\$12,546.48	\$12,546.55-		
**Beginning balance = S less any unpaid escrow d		The projected beginning according to this analysis loan is 30 days or more reinstate or bring your lo is current and there is a su	should be \$7,318 delinquent, the an current, we will	8.85. This means you surplus amount will conduct a new es	ou have a surplus of \$8,1 Il remain in your escro- crow analysis within 90	30.26. Since your w account. If you

The Real Estate Settlement Procedures Act (RESPA) allows us to collect and maintain up to 1/6 of your total disbursements in your escrow account at all times, unless prohibited by state law. This cushion covers any potential increases in your tax and/or insurance disbursements. Cushion selected by servicer: \$0.00.

# Representation of Printed Document Case 15-38748 Doc 51 Filed 03/08/17 Entered 03/08/17 17:30:42 Desc Main Document Page 5 of 5 ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from May 2016 to March 2017. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow		Payments from Escrow	Description	<b>Escrow Balance</b>		
	Projected	Actual	Projected	Actual	_	Projected	Actual
Beginning							
Balance						\$8,470.19	\$6,670.47-
Date							
05/01/16	1,058.78	1,000.85 *	5,299.85-	5,214.43-*	COUNTY	4,229.12	10,884.05-
06/01/16	1,058.78	2,001.70*	0.00	0.00		5,287.90	8,882.35-
07/01/16	1,058.78	2,001.70*	0.00	2,117.69-*	HAZARD INS	6,346.68	8,998.34-
08/01/16	1,058.78	1,000.85 *	5,299.85-	5,214.43-*	COUNTY	2,105.61	13,211.92-
08/01/16	0.00	0.00	2,105.61-	0.00*	HAZARD INS	0.00	13,211.92-
09/01/16	1,058.78	2,001.70*	0.00	0.00		1,058.78	11,210.22-
10/01/16	1,058.78	1,000.85*	0.00	0.00		2,117.56	10,209.37-
11/01/16	1,058.78	2,001.70*	0.00	0.00		3,176.34	8,207.67-
12/01/16	1,058.78	1,000.85 *	0.00	0.00		4,235.12	7,206.82-
01/01/17	1,058.78	1,000.85*	0.00	0.00		5,293.90	6,205.97-
02/01/17	1,058.78	20,596.30*	0.00	0.00		6,352.68	14,390.33
03/01/17	1,058.78	0.00	0.00	0.00		7,411.46	14,390.33
Total	\$11,646.58	\$33,607.35	\$12,705.31-	\$12,546.55-			

<sup>\*</sup> indicates a difference from a previous estimate either in the date or the amount.

**NOTE** – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE <a href="https://www.coloradoattorneygeneral.gov/ca">www.coloradoattorneygeneral.gov/ca</a> FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.

<sup>\*\*</sup> indicates escrow payment made during a period where the loan was paid ahead.